



CONSUMERS
PROFESSIONAL
CREDIT UNION

ATM AND VISA DEBIT CARD APPLICATION

ATM Card

Visa Debit Card

Primary Member

Name:	Suffix:	Soc. Sec. #:	Birthdate:
Account number:			
Address:		State:	Zip Code:
City:		Work Phone:	Home Phone:
Call Phone:			

Joint Member

Name:	Suffix:	Soc. Sec. #:	Birthdate:
Account number:			
Address:		State:	Zip Code:
City:		Work Phone:	Home Phone:
Call Phone:			

Daily limits:
For your protection, the standard daily limit per business day is \$250 for ATM cash withdrawals. The standard daily limit for point-of-sale (POS) purchases and POS cash back is \$500. CPCU may temporarily raise one or more of these limits at our discretion and per member request.

Check here if applicant is under 18, or if student limits should be applied.*

*Student limits: \$50 daily limit for ATM cash withdrawals, \$500 for POS purchases.

By signing below, I am applying for a Consumers Professional Credit Union ATM or Visa Debit Card. I understand this is not a credit card and that the amount of purchase made as a Debit Card will be deducted from my primary checking account. ATM transactions will affect the account I select at the time of transaction. I authorize Consumers Professional Credit Union to verify the information provided and to verify credit history and/or request a credit report if necessary. The Consumers Professional Credit Union ATM or Debit Visa Card is available for qualified members only. Other requirements apply, see agreements and disclosures. I agree to be bound by the terms and conditions covered in the Disclosure Statement and Cardholder Agreement.

Member Signature:	Date:
Joint Member Signature:	Date:

For Credit Union use only:

Primary Card Number:	
Joint Card Number:	
Date Ordered:	Initials:

BRANCH LOCATIONS

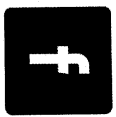
LANSING
525 West Willow
Lansing, MI 48906
517.372.2400

BATTLE CREEK
687 Capital Avenue SW
Battle Creek, MI 49015
269.964.2713

EATON RAPIDS
1515 South Main Street
Eaton Rapids, MI 48827
517.663.8176

Lost or stolen after hours number
800.264.5578

VISIT US ONLINE AT CPCU.CO



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facebook.com/cpcu1



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@CPCU1





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PROFESSIONAL
CREDIT UNION**

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ATM Card Visa Debit Card

Primary Member

Name:		Suffix:		Soc. Sec. #:		Birthdate:	
Account number:				Address:			
City:		State:		Zip Code:		Cell Phone:	
Work Phone:				Home Phone:			

Joint Member

Name:		Suffix:		Soc. Sec. #:		Birthdate:	
Account number:				Address:			
City:		State:		Zip Code:		Cell Phone:	
Work Phone:				Home Phone:			

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Member Signature:	Date:
Joint Member Signature:	Date:

For Credit Union use only:

Primary Card Number:	Initials:
Joint Card Number:	
Date Ordered:	

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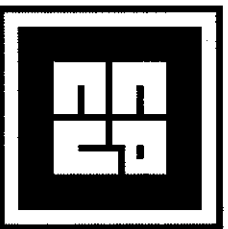
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FORM NO. 3365 (9/14)



**ATM AND
VISA DEBIT CARD**

APPLICATION



ATM AND VISA DEBIT CHECK CARD AGREEMENT AND DISCLOSURE

This agreement and disclosure is a contract, and it sets forth your rights and responsibilities. The terms and conditions in this section are binding on you and on us with respect to the use of your Automated Teller Machine Card (ATM Card) and Debit Visa Check Card (Visa Debit Card), and any additional or replacement cards that we may issue from time to time. CPCU offers ATM Cards and Visa Debit Cards which allow you to make certain electronic fund transfers. In some cases we may honor your request to issue ATM Cards and Visa Debit Cards to two or more persons that may access the same account(s).

Please refer to the Electronic Fund Transfer Disclosure that we have furnished to you separately for more information on the types of transfers that may be made, any limitations on such transfers, and other important information. The Electronic Fund Transfer Disclosure includes important information about your rights and responsibilities, and the rights and responsibilities of the Credit Union with respect to electronic fund transfers.

When we issue you an ATM Card, we will furnish you with a Personal Identification Number (PIN) that may be used in Automated Teller Machines (ATMs) to make deposits and cash withdrawals, and to conduct other transactions such as inquiries or balance transfers between accounts. When we issue you a Visa Debit Card, we will also furnish you with a PIN that may be used in ATMs to make deposits and cash withdrawals and to conduct other transactions such as inquiries or balance transfers between accounts. Your Visa Debit Card may also be used to make purchases of goods and services, and in some cases to withdraw cash, at participating merchants ("point of sale"). Some purchase transactions with your Visa Debit Card may require use of your PIN, while others may require your signature. In any event, use of your ATM Card and PIN or Visa Debit and PIN (or VISA Debit Card and signature) by you or any person with actual, apparent or implied authority to use your ATM Card or Visa Debit Card, constitutes your authorization to us for us to debit the funds on deposit in your account(s) to complete the transaction. To limit your liability you must notify us of withdrawal of authorization to any person with actual, apparent, or implied authority to use your ATM or Visa Debit Card. If we furnish you with an ATM Card or Visa Debit Card that you did not request, but you subsequently ask us to furnish you with a PIN and you thereafter use the ATM Card or Visa Debit Card and PIN (or signature), your use constitutes your acceptance of the ATM Card or Visa Debit Card, and authorizes us to debit the funds on deposit in your account(s) to complete the transaction.

If you complete any approved transaction using your ATM Card or Visa Debit Card, and there are insufficient funds available at the time of presentation of the transaction to the Credit Union, the transaction may be completed even if it causes your account to become overdrawn. In such case, the funds and any applicable fees as outlined in the Member Services Price List may be taken from any available balance in your share savings or share draft/checking account, or any other designated account you may have with us (excluding any government-approved tax deferral account such as IRA or Keogh account), including any overdraft line of credit.

If you want us to pay one-time ATM and Visa Debit Card transactions using our Overdraft Coverage (OC), you must opt-in (affirmatively select) by using the procedures outlined in the Overdraft Coverage Disclosure we have furnished to you separately, if you do not, and you do not have an overdraft line of credit or sufficient funds in other accounts with us, we may decline to process any transaction that would cause your account to become overdrawn. Please contact us if you have any questions about our Overdraft Coverage policy.

If you use your card to make a purchase(s) and/or cash advance(s) in foreign currencies they will be billed to you in U.S. dollars. The exchange rate for transactions in a foreign currency will be a rate selected by VISA from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate VISA itself receives, or the government mandated rate in effect for the applicable central processing date. Please see the Member Services Price List for any applicable fees.

The following additional services and rules apply to any Visa Debit Card we issue to you:

- You may not access your Prime Share, passbook or club savings account, or any money market account at point of sale terminal. Your checking account, which is linked to your Visa Debit Card, will be debited for the amount of your purchase including all cash back amounts.
- Point of sale transactions are handled electronically, and may be transmitted immediately. By performing these point of sale transactions, you agree that we may place a hold on funds in your account as soon as we receive notice that you have performed a point of sale transaction. Your account will actually be debited for the amount of the transaction shortly after this time.
- If you become indebted to us in any manner due to a point of sale transaction or any other electronic fund transfer transaction, then to the extent permitted by law we may use the funds in your account (other than any government-approved tax deferral account such as an IRA or Keogh account) at any time and without any notice to you to pay off the debt (i.e., we may use our right to set-off against your account). If we make a set-off against your account, you agree to release us from all liability arising out of the set-off. In addition to these rights, you also authorize us to draw on any line of credit you have attached to any of your accounts to pay any debt you may owe to us as a result of a point of sale transaction.
- There may be a \$500.00 limit per business day for signature-based point of sale transactions.

Fee-free access to your money, almost anywhere!

Use your Consumers Professional Credit Union ATM card and Visa Debit Card at any CO-OP ATM.



WEB

Visit www.co-opcreditunions.org to search ATM locations.

TEXT

Text a street address or zip code or "City State" to 692667 (my coop) to find the closest CO-OP ATM locations.

CALL

Call 1-888-SITE-CO-OP (888-747-3266) to find a location by telephone.

DETACH HERE

ATM Safety Tips

PROTECTING YOUR CARD

- Keep your card in a safe place to avoid damage.
- Memorize your Personal Identification Number (PIN). Never write the PIN down on anything in your wallet or on the card itself.
- When selecting a PIN, avoid numbers and letters that relate to your personal information. For example, don't use your initials, birthday, telephone or Social Security number.
- Immediately report a lost or stolen card.
- Keep your ATM receipts until you check them against your monthly statement.

SAFETY 101

- Observe your surroundings before using an ATM. If the machine is obstructed from view or poorly lit, visit another ATM.
- Shield the screen and keyboard so anyone waiting to use the ATM cannot see you enter your PIN.
- Put your cash, card and receipt away immediately. Count your money later, and always keep your receipt.
- If you see anyone or anything suspicious, cancel your transaction and leave immediately. If anyone follows you after making a transaction, go to a crowded, well-lit area and call the police.
- When using an enclosed ATM that requires your card to open the door, avoid letting strangers follow you inside.
- When using a drive-up ATM, make sure all passenger car doors are locked and windows are up.
- Do not leave your car unlocked or engine running when you get out to use an ATM.
- While many ATMs are available 24 hours a day, some may be open only during local business hours. To be on the safe side, plan your withdrawals ahead of time.